

## **REMARKS**

The Office Action ("the Action") dated December 5, 2007 has been received and carefully considered. Claims 1-26 are currently pending. Claims 11-26 were previously withdrawn from consideration as being directed to non-elected species in the Response to Restriction Requirement filed on August 19, 2003.

### **I. OBVIOUSNESS REJECTION UNDER 35 U.S.C. § 103**

Claims 1-4 and 21-36 are rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Winebid.com (Business Wire). **Applicant believes that the rejections were made in error<sup>1</sup> and the rejections for these claims are hereby respectfully traversed.** The Office Action Summary ("the Summary") indicates that claims 1-10 are rejected while the obviousness rejections are applied to claims 1-4 and 21-36. Thus, the explanation of the rejections and the Summary are not consistent.

In any case, regarding the Winebid.com reference, the Action states, "The reference teaches a method of; depositing the goods into a third-party storage facility with an inventory control system, authenticating the wine; providing a host computer accessible to remote users via a global computer network coupled to the inventory control system, wherein the inventor control system has an interlace that allows a selling party to sell goods and a purchasing party, to buy goods through a auction method; soliciting offers to purchase tile deposited good via the inventory control system transferring the ownership in the deposited goods from the selling party to the purchasing part), through the inventory control system in response to an ownership transfer command from the host computer." Claims 1-10 are directed to methods of notifying an exception client associated with a payor financial institution of an exception item. Thus, claims 1-10 are not rendered unpatentable by the Winebid.com reference.

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<sup>1</sup> Applicant has corresponded with the Examiner about the body of the office action, which pertains to a different patent application and which was inadvertently sent. The Examiner has indicated that a new, corrected office action would be issued.

In view of the foregoing, it is respectfully requested that the aforementioned obviousness rejections be withdrawn. Additionally, it is respectfully requested that the Finality of the Action be withdrawn.

## II. CONCLUSION

It is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

To the extent necessary, a petition for the extension of time under 37 C.F.R. § 1.136 is hereby made.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 50-4494, and please credit any excess fees to the same deposit account.

Respectfully submitted,

Dated: **March 4, 2008**

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